

Information to identify the case:

Debtor 1

Mohamad Ahmad Barakat

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-4621

EIN -----

Social Security number or ITIN -----

EIN -----

United States Bankruptcy Court Eastern District of Michigan

Case number: **23-42979-tjt****12/15****Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Mohamad Ahmad Barakat

7/11/23**By the court:** /s/ Thomas J. Tucker
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Eastern District of Michigan

In re:
Mohamad Ahmad Barakat
Debtor

Case No. 23-42979-tjt
Chapter 7

District/off: 0645-2
Date Rcvd: Jul 11, 2023

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol **Definition**

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

District/off: 0645-2
Date Rcvd: Jul 11, 2023

User: admin
Form ID: 318

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Total Noticed: 28

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 13, 2023:

Recip ID	Recipient Name and Address
db	+ Mohamad Ahmad Barakat, 2061 Kenmore Drive, Grosse Pointe, MI 48236-1931
27626175	Conduent/ACS, Conduet shut down operation 9/1/19, loans transferred to other servicers, Utica, NY 13504
27626183	+ National Collegiate Student Loan, Shermeta Law Group, PLLC, 1030 Doris Rd #200, Auburn Hills, MI 48326-2613

TOTAL: 3

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
27626165	+ Email/Text: bncnotifications@pheaa.org	Jul 11 2023 22:03:00	AES, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
27626166	+ Email/Text: bncnotifications@pheaa.org	Jul 11 2023 22:03:00	AES/American Education Services, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
27626167	+ EDI: GMACFS.COM	Jul 12 2023 01:56:00	Ally Financial, Inc, P.o. Box 380901, Bloomington, MN 55438-0901
27626168	+ Email/PDF: bncnotices@becket-lee.com	Jul 11 2023 22:30:23	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
27626169	+ EDI: BANKAMER.COM	Jul 12 2023 01:56:00	Bank of America, Attn: Bankruptcy, 4909 Savarese Circle, Tampa, FL 33634-2413
27626170	+ EDI: CAPITALONE.COM	Jul 12 2023 01:56:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27626171	+ EDI: CAPITALONE.COM	Jul 12 2023 01:56:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
27626172	+ EDI: CAPITALONE.COM	Jul 12 2023 01:56:00	Capital One/Menards, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
27626174	EDI: WFNNB.COM	Jul 12 2023 01:56:00	Comenity Capital/IKEA, Attn: Bankruptcy, Po Box 18125, Columbus, OH 43218
27626176	+ Email/PDF: creditonebknotifications@resurgent.com	Jul 11 2023 22:19:00	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
27626177	+ Email/Text: electronicbkydocs@nelnet.net	Jul 11 2023 22:04:00	Dept of Ed/Nelnet, Attn: Bankruptcy Claims/Nelnet, Po Box 82505, Lincoln, NE 68501-2505
27626178	+ EDI: DISCOVER.COM	Jul 12 2023 01:56:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
27626179	+ EDI: DISCOVERPL	Jul 12 2023 01:56:00	Discover Personal Loans, Attn: Bankruptcy, Po Box 30954, Salt Lake City, UT 84130-0954
27626180	Email/Text: collectionbankruptcies.bancorp@53.com	Jul 11 2023 22:04:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
27626181	+ EDI: AMINFOFP.COM	Jul 12 2023 01:56:00	First Premier Bank, Attn: Bankruptcy, Po Box

27626173	EDI: JPMORGANCHASE	Jul 12 2023 01:56:00	5524, Sioux Falls, SD 57117-5524
27626182	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 11 2023 22:04:00	Chase Card Services, Attn: Bankruptcy, P.O. 15298, Wilmington, DE 19850
27626184	+ EDI: NAVIENTFKASMSERV.COM	Jul 12 2023 01:56:00	Midland Funding LLC, Attn: Bankruptcy, PO Box 939069, San Diego, CA 92193-9069
27626185	+ EDI: AGFINANCE.COM	Jul 12 2023 01:56:00	Navient, Attn: Bankruptcy, Po Box 9500, Wilkes-Barre, PA 18773-9500
27626187	Email/Text: legalservices12@saponcredit.com	Jul 11 2023 22:03:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
27626186	+ Email/Text: enotifications@santanderconsumerusa.com	Jul 11 2023 22:04:00	Snap-on Credit, Attn: Bankruptcy, 950 Technology Way, Suite 301, Libertyville, IL 60048
27626188	+ Email/Text: bknotice@stillmanlaw.com	Jul 11 2023 22:04:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
27626189	+ EDI: RMSC.COM	Jul 12 2023 01:56:00	Stillman Law Office, LLC, 30057 Orchard Lake Road, Ste 200, Farmington, MI 48334-2265
27626190	Email/Text: bknotice@upgrade.com	Jul 11 2023 22:03:00	Synchrony Bank, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
27626191	+ EDI: WFFC2	Jul 12 2023 01:56:00	Upgrade, Inc., Attn: Bankruptcy, 275 Battery Street 23rd Floor, San Francisco, CA 94111
			Wells Fargo Bank NA, 1 Home Campus Mac X2303-01a, 3rd Floor, Des Moines, IA 50328-0001

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 13, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 11, 2023 at the address(es) listed below:

Name	Email Address
Afan Bapacker	on behalf of Debtor Mohamad Ahmad Barakat afan@bapackerlaw.com abpetitions@gmail.com;BapackerAR75554@notify.bestcase.com
Karen E. Evangelista	kee1008_tec@sbcglobal.net MI30@ecfcbis.com;kee@trustesolutions.net

District/off: 0645-2
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